

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michaeline M Armold  
Debtor

Case No. 19-03045-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db +Michaeline M Armold, 1002 2nd Avenue, Steelton, PA 17113-1301  
5223726 +Borough of Highspire, 640 eshelman Street, Highspire, PA 17034-1698  
5223730 +Crown Asset Management, c/o Starks Law, 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920  
5223731 Midland Mortgage, c/ KML Law Group, 701 Market St, Ste 5000, BNY Mellon Center, Philadelphia, PA 19106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AGFINANCE.COM Oct 31 2019 23:23:00 OneMain Financial Group, PO BOX 3251, Evansville, IN 47731-3251  
cr +EDI: PRA.COM Oct 31 2019 23:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5223725 EDI: CHASE.COM Oct 31 2019 23:23:00 Amazon.com, Chase - Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
5223727 +EDI: CAPITALONE.COM Oct 31 2019 23:23:00 Capital One, PO Box 30249, Salt Lake City, UT 84130-0249  
5223728 EDI: RMSC.COM Oct 31 2019 23:23:00 Care Credit, PO x 965033, Orlando, FL 32896-5033  
5223729 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2019 19:32:34 Care Credit, c/o Resurgent Capital, Po Box 10497, Mail Stop 576, Greenville, SC 29603-0497  
5223732 +EDI: AGFINANCE.COM Oct 31 2019 23:23:00 Onemain, PO Box 1010, Evansville, IN 47706-1010  
5223733 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2019 19:32:09 Paypal, c/o Resurgent Capital, PO Box 10497, Mail Stop 576, Greenville, SC 29603-0497  
5223734 EDI: RMSC.COM Oct 31 2019 23:23:00 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
5224244 +EDI: RMSC.COM Oct 31 2019 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5223736 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2019 19:32:34 Walmart, c/o Resurgent Capital Services, PO Box 10497, Mail Stop 576, Greenville, SC 29603-0497  
5223735 EDI: RMSC.COM Oct 31 2019 23:23:00 Walmart, PO Box 965024, Orlando, FL 32896-5024  
5223737 +EDI: BLUESTEM Oct 31 2019 23:23:00 Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
James H Turner on behalf of Debtor 1 Michaeline M Armold pat@turnerandoconnell.com  
James H. Turner on behalf of Debtor 1 Michaeline M Armold pat@turnerandoconnell.com, notices@UpRightLaw.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Michaeline M Arnold**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5799**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-03045-HWV**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michaeline M Arnold  
aka Michelle Arnold

**By the  
court:**

10/31/19



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**